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IN THE UNITED STATES DISTRICT COURT

FOR THE DISTRICT OF OREGON

EUGENE DIVISION

DUSTIN R. RINEHART AND STACEY
RINEHART

No. 6:10-cv-06331-AA

Plaintiffs,

DECLARATION OF KENT ANDERSON

v.

ONEWEST BANK, FSB, a California
headquartered federal savings bank,
REGIONAL TRUSTEE SERVICES
CORPORATION, a Washington corporation,
FEDERAL NATIONAL MORTGAGE

I, Kent Anderson, make this declaration based on personal knowledge of the facts stated herein and
subject to penalties of perjury.

1. I am an attorney practicing law in Eugene, Oregon since 1978. I am the holder of a current certificate in Consumer Bankruptcy issued by the American Board of Certification. My practice involves representing individuals in Bankruptcy.
2. In the late summer of 2010, Dustin Rinehart consulted with me regarding filing a Chapter 13 Bankruptcy petition on their behalf.
3. At that time I was aware that my clients had a HAMP modification being processed and I was prepared to file the Chapter 13 petition in the event that their request was denied. I did not file a bankruptcy petition on behalf of Dustin and Stacy Rinehart because Mr. Rinehart informed me that the lender was considering their loan for modification.

Dated this 17th day of November, 2011.

A handwritten signature in black ink, appearing to read "Kent Anderson", written over a horizontal line.

Kent Anderson, OSB# 781256